### UNITED STATES DISTRICT COURT SOUTHERN DISTRICT OF FLORIDA

Case NoCV	
Sherri Lott.	
Plaintiff(s)	Jury Trial Demanded
vs.	FILED BY NA D.C.
BREAD FINANCIAL PAYMENTS, INC.	FILED BY NA D.C.
	Feb 28, 2025
Defendant_(s)	ANGELA E. NOBLE CLERK U.S. DIST. CT. S. D. OF FLA FTL

### COMPLAINT AND DEMAND FOR JURY

## INTRODUCTION

1. This is an action for actual, punitive, and statutory damages brought by Plaintiff Sherri Lott, an individual consumer (hereinafter "Plaintiff"), against Defendant BREAD FINANCIAL PAYMENTS, INC. (hereinafter "Defendant"), for violations of the Fair Credit Reporting Act 15 U.S.C § 1681 et seq. (hereinafter "FCRA") as defendant willfully failed to conduct a reasonable Investigation.

## JURISDICTION AND VENUE

2. The court has jurisdiction under 15 U.S.C § 1681p, and 28 U.S.C § 1331. The venue in this District is proper as Defendant transacts business in Florida, and Plaintiff lives in the Southern District of Florida.

## **PARTIES**

- 3. Plaintiff is a natural person residing in the Southern District of Florida. Plaintiff is a consumer "Individual" as defined by the Fair Credit Reporting Act, 15 U.S.C.§1681a (c).
- 4. The defendant is a "furnisher" as defined by 15 U.S.C.§1681a (b).

5. Upon information and belief, the Defendant's principal place of business is 3095 Loyalty Circle, Columbus, Ohio 43219.

## **FACTS OF THE COMPLAINT**

- 6. On or around June 12, 2016, Plaintiff incurred a financial obligation for an alleged credit card with Defendant in the amount of \$1,310 from a transaction in which money, property, insurance, or service, which are the subject of the transaction, are primarily for personal, family, and household purposes.
- 7. On or around January 14, 2025, Plaintiff submitted a dispute letter to Experian due to the inaccurate information and payment history furnished by Defendant.
- 8. The payment history section furnished to Experian by the defendant is incomplete and inaccurate. Defendant failed to report vital data such as the balances, past due amounts, amounts paid, and the dates payments were made for each month, starting from the account opening in June 2016 up until the closure in July 2022. As a result, this report is not only incomplete but also inaccurate. (See Exhibit A)
- 9. The payment history section contains incomplete data and inaccuracies. The defendant has reported to Experian that the account was charged off in August 2022. However, the accurate charge-off date is July 2022. (See Exhibit A)
- 10. Furthermore, the defendant falsely reported to Experian that there was no data for January 2022 despite the account being clearly 30 days late. Moreover, the defendant has inaccurately reported that there was no data for February 2022, even though the account was 60 days late. Additionally, the defendant inaccurately reported no data for March 2022 despite the account being 90 days late. (See Exhibit A)
- 11. Additionally, the defendant inaccurately reported to Experian no data for April 2022 when the account was 120 days late. Again, Defendant falsely reported no data for May 2022 when the account was 150 days late. (See Exhibit A)
- 12. Another significant instance in the payment history section involves the defendant's intentional submission of misleading, incomplete, and inaccurate information to Experian. In June 2022, the defendant falsely reported no data despite the account being undoubtedly 180 days late. Lastly, the defendant willfully furnished misleading and inaccurate information in the payment history section by reporting no data in July 2022, even though the account had already

been charged off. This behavior is constant and demonstrates a clear disregard for accurate reporting. (See Exhibit A)

- 13. The defendant willfully neglected to mark the account as disputed with Experian, even though it remained unresolved.
- 14. On or around January 14, 2025, Plaintiff submitted a dispute letter to Transunion due to the inaccurate information and payment history furnished by Defendant.
- 15. The payment history section furnished to TransUnion by the defendant is incomplete and inaccurate. The Defendant failed to report vital data such as the balances, past due amounts, and amounts paid for each month, starting from February 2018 to June 2022. (See Exhibit B)
- 16. Furthermore, the defendant falsely reported to TransUnion that there was no data for January 2022 despite the account being clearly 30 days late. Moreover, the defendant has inaccurately reported that there was no data for February 2022, even though the account was 60 days late. Additionally, the defendant inaccurately reported no data for March 2022 despite the account being 90 days late. (See Exhibit B)
- 17. Additionally, the defendant inaccurately reported to TransUnion no data for April 2022 when the account was 120 days late. Again, Defendant falsely reported no data for May 2022 when the account was 150 days late. (See Exhibit B)
- 18. Another significant instance in the payment history section involves the defendant's intentional submission of misleading, incomplete, and inaccurate information to Transunion. In June 2022, the defendant falsely reported no data despite the account being undoubtedly 180 days late. (See Exhibit B)
- 19. The defendant willfully neglected to mark the account as disputed with Transunion, even though it remained unresolved. (See Exhibit B)
- 20. On or around January 14, 2025, Plaintiff submitted a dispute letter to Equifax due to the inaccurate information and payment history furnished by Defendant.
- 21. The payment details section is both incomplete and inaccurate. The defendant has failed to furnish the correct close date of the account, the identity of the account purchaser, and the date of the last activity to Equifax. (See Exhibit C&D)

- 22. The payment history section is inaccurate and incomplete. The defendant has reported payments solely for the period from June 2021 to December 2021, neglecting to furnish any data from January 2019 to May 2021. However, payments were made during this timeframe.
- 23. Furthermore, the defendant falsely reported to Equifax that there was no data for January 2022 despite the account being clearly 30 days late. Moreover, the defendant inaccurately reported that there was no data for February 2022, even though the account was 60 days late. Additionally, the defendant inaccurately reported no data for March 2022 despite the account being 90 days late.
- 24. Additionally, the defendant inaccurately reported to Equifax no data for April 2022 when the account was 120 days late. Again, Defendant falsely reported no data for May 2022 when the account was 150 days late.
- 25. Another significant instance in the payment history section involves the defendant's intentional submission of misleading, incomplete, and inaccurate information to Equifax. In June 2022, the defendant falsely reported no data despite the account being undoubtedly 180 days late. Lastly, the defendant willfully furnished misleading and inaccurate information in the payment history section by reporting no data in July 2022, even though the account had already been charged off. This behavior is constant and demonstrates a clear disregard for accurate reporting.
- 26. Upon information and belief, Experian promptly forwarded the notice of dispute and all relevant information to Defendant within five business days of receiving the FCRA dispute letter, fully complying with the requirements set forth by the FCRA.
- 27. Upon information and belief, TransUnion promptly forwarded the notice of dispute and all relevant information to Defendant within five business days of receiving the FCRA dispute letter, fully complying with the requirements set forth by the FCRA.
- 28. Upon information and belief, Equifax promptly forwarded the notice of dispute and all relevant information to Defendant within five business days of receiving the FCRA dispute letter, fully complying with the requirements set forth by the FCRA.
- 29. On or about January 31, 2025, Plaintiff received the dispute results from Experian, which evidently verified that Defendant verified inaccurate and incomplete information. (See Exhibit A)

- 30. On or about February 17, 2025, Plaintiff received the dispute results from Transunion, which evidently verified that Defendant verified inaccurate and incomplete information. (See Exhibit B)
- 31. On or about January 21, 2025, Plaintiff received the dispute results from Equifax, which evidently verified that Defendant verified inaccurate and incomplete information. (See Exhibits C, D1)
- 32. After the thirty (30) day investigation period mandated by the FCRA, Defendant did not take the necessary actions to modify, delete, or permanently block the inaccurate and incomplete account information as commanded by the FCRA. As a result, the account was and remains inaccurate and incomplete. (See Exhibits A, B, C, & D)
- 33. Upon information and belief, Defendant either neglected to conduct any investigation whatsoever or carried out a thoroughly inadequate investigation, improperly verifying the inaccurate account as if it were true.
- 34. Defendant undoubtedly neglected to review all relevant information provided by Plaintiff in Plaintiff's disputes, constituting a direct violation of 15 U.S.C. § 1681s-2(b). This failure to comply with legal obligations not only undermines the dispute resolution process but also unjustly disadvantages the Plaintiff.
- 35. Upon receiving the Plaintiff's disputes, Defendant unequivocally neglected to carry out the necessary investigation or reinvestigation of the disputed information as commanded by 15 U.S.C. § 1681s-2(b). This failure clearly constitutes a violation of the legal obligations designed to protect consumers and ensure accurate reporting.
- 36. Had the Defendant conducted a thorough investigation, the account in question would have been promptly modified and corrected to accurately reflect the correct balances for each month, the payments made for each month, the close date, and the correct charge-off date.
- 37. The Defendant's failure to conduct a reasonable investigation has directly resulted in their refusal to correct and update Plaintiff's information as mandated by 15 U.S.C. § 1681s-2(b). This blatant disobedience is causing the continued reporting of inaccurate information, which is a clear violation of 15 U.S.C. § 1681s-2(b)
- 38. The Defendant's Failure to mark the account as disputed is a Material Misrepresentation.

39. The Defendant's ongoing use of inaccurate, misleading, and derogatory reporting was done with full knowledge and intent, demonstrating a clear disregard for the truth. Consequently, it is evident that the Plaintiff is entitled to statutory damages.

## **PLAINTIFF'S DAMAGES**

- 40. Defendant continued inaccurate, misleading, and derogatory reporting; Plaintiff has suffered actual damages, including, without limitation, fear of credit denials, out-of-pocket expenses in challenging the inaccurate reporting, damage to Plaintiff's creditworthiness, and emotional distress.
- 41. As a result of Defendant's conduct in misreporting and failing to reasonably investigate the dispute and correct inaccuracies, Plaintiff has sustained actual damages including, but not limited to, a decreased credit score; decreased creditworthiness and credit capacity; wrongly inflated liabilities; emotional, mental pain due to the anxiety, time wasted, and stress of the negative credit impact of the errors at issue despite taking steps to resolve it; and the dissemination of this inaccurate reporting to Experian, Equifax and TransUnion.

## **COUNT I**

## Defendant's Violations of the FCRA, 15 U.S.C. § 1681s-2(b)

- 42. Plaintiff repeats and realleges the foregoing paragraphs as if same were fully restated herein below.
- 43. At all times pertinent hereto, Furnisher Defendant is a "person" as that term is defined by 15 U.S.C. § 168la(b) and a "furnisher of information" to the credit reporting agencies.
- 44. Defendant has a duty to provide accurate information to consumer reporting agencies and to correct inaccurate information after receiving notice of a credit dispute directly from a consumer. See 15 U.S.C. § 1681s-2(a).
- 45. Defendant had an obligation under 15 U.S.C. § 1681s-2(b) to investigate a dispute after receiving notice of the disputed item from Experian.
- 46. Defendant had an obligation under 15 U.S.C. § 1681s-2(b) to investigate a dispute after receiving notice of the disputed item from Transunion.
- 47. Defendant had an obligation under 15 U.S.C. § 1681s-2(b) to investigate a dispute after receiving notice of the disputed item from Equifax.

- 48. The Defendant had an obligation under 15 U.S.C. § 1681s-2(b) to mark the account as "disputed by consumer" if the dispute remains unresolved.
- 49. FCRA requires furnishers, after receiving notice from a credit reporting agency that a consumer disputes information that is being reported by that furnisher, to conduct an investigation with respect to the disputed information, to review all relevant information, to report the results of the investigation to the credit reporting agency, and, if the investigation reveals that the information is incomplete or inaccurate, to report those results to all other credit reporting agencies to which the furnisher has provided the inaccurate information.
- 50. On each occasion referenced in the above statement of facts where a dispute was sent to Experian, upon information and belief, Experian provided Defendant the notice of dispute and all relevant information regarding the dispute(s).
- 51. On each occasion referenced in the above statement of facts where a dispute was sent to Transunion, upon information and belief, Transunion provided Defendant the notice of dispute and all relevant information regarding the dispute(s).
- 52. On each occasion referenced in the above statement of facts where a dispute was sent to Equifax, upon information and belief, Equifax provided Defendant the notice of dispute and all relevant information regarding the dispute(s).
- 53. Upon information and belief, Defendant violated 15 U.S.C. § 1681s-2(b)(1)(A) by failing to fully, reasonably, and in good faith investigate Plaintiff's dispute(s).
- 54. The defendant failed to correct or remove the inaccurate information from the account and credit report and report those results to all other credit reporting agencies to which the furnisher provided the inaccurate information.
- 55. Upon information and belief, Defendant's conduct in the instant matter is representative of its normal policies and procedures in responding to disputes by providing only a cursory review of basic information and failing to investigate any further or failing to investigate and remediate any errors entirely.
- 56. Defendant violated 15 U.S.C § 1681s-2(b) by willfully failing to fully, properly, and reasonably conduct an investigation of the inaccurate information that Plaintiff disputed.
- 57. Defendant violated 15 U.S.C § 1681s-2(b) by willfully failing to review all relevant information concerning Plaintiff's account, as provided.
- 58. Defendant violated 15 U.S.C § 1681s-2(b) by willfully failing to report the results of its investigation of the inaccurate information to Experian.

- 59. Defendant violated 15 U.S.C § 1681s-2(b) by willfully failing to report the results of its investigation of the inaccurate information to Transunion.
- 60. Defendant violated 15 U.S.C § 1681s-2(b) by willfully failing to report the results of its investigation of the inaccurate information to Equifax.
- 61. Defendant violated 15 U.S.C § 1681s-2(b) by willfully failing to modify or delete incomplete or inaccurate information or information it could not or did not verify in Plaintiff's file after conducting an investigation.
- 62. Defendant violated 15 U.S.C § 1681s-2(b) by willfully failing to permanently block the reporting of the inaccurate information disputed by Plaintiff and continuing to report and furnish inaccurate and incomplete information in Plaintiff's file to Experian.
- 63. Defendant violated 15 U.S.C § 1681s-2(b) by willfully failing to permanently block the reporting of the inaccurate information disputed by Plaintiff and continuing to report and furnish inaccurate and incomplete information in Plaintiff's file to Transunion.
- 64. Defendant violated 15 U.S.C § 1681s-2(b) by willfully failing to permanently block the reporting of the inaccurate information disputed by Plaintiff and continuing to report and furnish inaccurate and incomplete information in Plaintiff's file to Equifax.
- 65. The defendant violated 15 U.S.C. § 1681s-2(b) by willfully neglecting to mark the account as disputed with TransUnion after the account remained unresolved. This omission constitutes a violation of the Fair Credit Reporting Act's mandate to report information that is not only factually accurate but also complete and non-misleading.
- 66. The defendant violated 15 U.S.C. § 1681s-2(b) by willfully neglecting to mark the account as disputed with Experian after the account remained unresolved. This omission constitutes a violation of the Fair Credit Reporting Act's mandate to report information that is not only factually accurate but also complete and non-misleading.
- 67. The defendant violated 15 U.S.C. § 1681s-2(b) by willfully neglecting to mark the account as disputed with Equifax after the account remained unresolved. This omission constitutes a violation of the Fair Credit Reporting Act's mandate to report information that is not only factually accurate but also complete and non-misleading.
- 68. Defendant violated 15 U.S.C § 1681s-2(b) by willfully failing to comply with all requirements imposed on "furnishers of information" by 15 U.S.C. § 1681s-2(b).

- 69. Alternatively, Defendant exhibited reckless disregard and unjustifiably high risk to Plaintiff when it received the FCRA dispute and still failed to conduct a reasonable investigation and correct the credit report.
- 70. Defendant violated 15 U.S.C § 1681s-2(b) by negligently failing to review all relevant information concerning Plaintiff's account, as provided.
- 71. Defendant violated 15 U.S.C § 1681s-2(b) by negligently failing to report the results of its investigation of the inaccurate information to all credit reporting agencies. Further, Plaintiff suffered actual damages, further described in the above statement of facts.
- 72. Furnisher Defendant is liable for statutory and punitive damages in an amount to be determined by the Court pursuant to 15 U.S.C. § 1681n.
- 73. Alternatively, Defendant's conduct was negligent, failing to exercise reasonable care when it failed to conduct a reasonable investigation, thereby entitling Plaintiff to recover under 15 U.S.C. § 16810o.
- 74. For the foregoing reasons, Defendant violated 15 U.S.C. § 1681s-2(6) and is liable to Plaintiff for actual damages, statutory damages, punitive damages, and costs in an amount to be determined by the Court pursuant to 15 U.S.C § 1681n and 15 U.S.C § 1681o.

## **JURY DEMAND**

75. Pursuant to Federal Rule of Civil Procedure 38, the Plaintiff hereby demands a trial by jury of all issues triable by jury.

## PRAYER FOR RELIEF

WHEREFORE, Plaintiff prays that judgment be entered against Defendant and Plaintiff be awarded damages from Defendant, as follows:

- An award of actual damages pursuant to 15 U.S.C. § 1681n(a)(1);
- An award of statutory damages pursuant to 15 U.S.C. § 1681n(a)(1);
- An award of punitive damages as the Court may allow pursuant to 15 U.S.C. § 1681n(a)(2);
- Any other relief that this Court deems just and proper.

Dated February 28, 2025.

Respectfully submitted,

/s/ Sherri Lott 3440 SW 63rd Ave Miramar, FL 33023 (786) 312-8240

Email: sherrilott0416@yahoo.com

Prepared For

Exhibit A

Date Generated Jan 31, 2025

Report Number 1977-4245-16

## **About Dispute Results**

Our reinvestigation of the dispute you recently submitted is now complete. If we were able to make changes to your credit report based on information you provided, we have done so. Otherwise we have contacted the company reporting the information you disputed, supplied them all relevant information and any documents you gave us with your dispute, and instructed them to: review all information we provide them about your dispute; verify the accuracy of the information; provide us a response to your dispute; and update their records and systems as necessary.

If an item you disputed is not in the list of results below, it was either not appearing in your credit file or it already reflected the requested status at the time of our reinvestigation.

## Here are your results

### **COMENITY BANK/ASHSTWRT**

Account • 585637XXXXXXXXXXX

Information on this item has been updated. Please review your report for the details.

You can contact COMENITY BANK/ASHSTWRT at PO BOX 182789, COLUMBUS, OH 43218 or None provided

## After your dispute



### **Account Info**

Account Name	ADS/COMENITY/ASHSTWRT	Balance	\$0
Account Number	585637XXXXXXXXXX	Balance Updated	08/25/2022
Account Type	Charge Card	Recent Payment	-
Responsibility	Individual	Monthly Payment	\$0
Date Opened	06/12/2016	Original Balance	\$920
Status	Closed. \$1,310 written off.	Highest Balance	\$1,310
Status Updated	08/2022	Terms	-



J F M A M J J A S O N D

CO Charge off

## Payment history guide

Charge Off as of Aug 2022



### **Contact Info**

Address

PO BOX 182789, COLUMBUS OH 43218



### Comment

**Current:** 

Purchased by another lender.

**Previous:** 

None



## **Reinvestigation Info**

This item was updated from our processing of your dispute in Jan 2025.



# **Before your dispute**



## **Account Info**

Account Name	ADS/COMENITY/ASHSTWRT	Balance	\$0
Account Number	585637XXXXXXXXXX	Balance Updated	08/25/2022
Account Type	Charge Card	Recent Payment	\$0
Responsibility	Individual	Monthly Payment	\$0
Date Opened	06/12/2016	Original Balance	\$920
Status	Closed. \$1,310 written off.	Highest Balance	\$1,310
Status Updated	08/2022	Terms	-



	j	F	M	Α	М	j	J	Α	S	0	N	D
2022	30	00	ÿ.	16.	102	100	20	00		-		_
2021	_	_	_	_	_	<b>✓</b>	✓	✓	<b>✓</b>	✓	✓	✓

- ✓ Current / Terms met
- 30 Past due 30 days
- 60 Past due 60 days
- 90 Past due 90 days
- 120 Past due 120 days
- 150 Past due 150 days
- Charge off

## Payment history guide

Charge Off as of Aug 2022, Jul 2022

150 days past due as of Jun 2022, May 2022

120 days past due as of Apr 2022

90 days past due as of Mar 2022

60 days past due as of Feb 2022

30 days past due as of Jan 2022



### Contact Info

Address

PO BOX 182789, COLUMBUS OH 43218



### Comment

**Current:** 

Purchased by another lender.

Previous:

None



### **Reinvestigation Info**

This item was updated from our processing of your dispute in May 2023.

If the reinvestigation does not resolve your dispute, you have the right to add a statement of up to 100 words to your file disputing the accuracy or completeness of the information.

Total Months: 14

**COMENITY BANK/ASHSTWRT** 585637607751\*\*\*\*

Account Information

**Exhibit B** 

Address

6939 AMERICANA PARKWAY REYNOLDSBURG, OH 43068

Phone

Phone number not available

**Date Opened** 

06/12/2016

Responsibility

Individual Account

**Account Type** 

Revolving Account

**Loan Type** 

**CHARGE ACCOUNT** 

Balance

\$0

**Date Updated** 

08/25/2022

**Payment Received** 

.

\$0

**Last Payment Made** 

12/07/2021

High Balance

\$1,31

Credit Limit

\$92

Pay Status

>Sold; was Charged-of

PURCHASED BY ANOTHER LENDER; PAID IN FULL/WAS A

Terms

Paid Monthly

**Date Closed** 

07/31/2022

Estimated month and year this item will be removed

01/2029

Remarks

CHARGE OFF

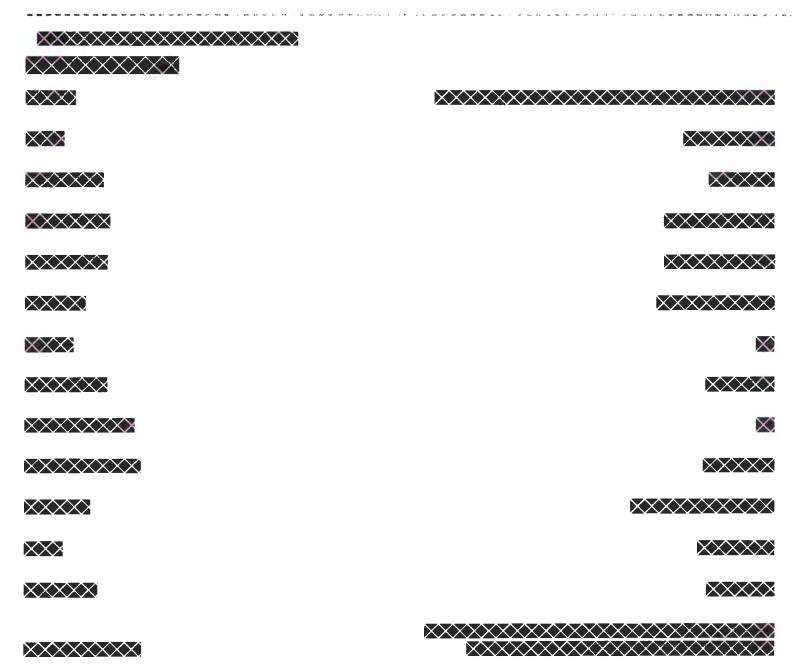
**Payment History** 

33/167

February 2018	March 2018	April 2018	May 2018	June 2018	July 2018	August 2018
Rating	Rating	Rating	Rating	Rating	Rating	Rating
X	X	X	X	X	X	X
September 2018	October 2018	November 2018	December 2018	January 2019	February 2019	March 2019
Rating	Rating	Rating	Rating	Rating	Rating	Rating
X	x	x	x	x	x	x
April 2019	May 2019	June 2019	July 2019	August 2019	September 2019	October 2019
Rating	Rating	Rating	Rating	Rating	Rating	Rating
x	x	x	x	×	x	x
November 2019	December 2019	January 2020	February 2020	March 2020	April 2020	May 2020
Rating	Rating	Rating	Rating	Rating	Rating	Rating
x	x	x	x	x	x	x
June 2020	July 2020	August 2020	September 2020	October 2020	November 2020	December 2020
Rating	Rating	Rating	Rating	Rating	Rating	Rating
x	x	x	x	x	x	x
January 2021	February 2021	March 2021	April 2021	May 2021	June 2021	July 2021
Rating	Rating	Rating	Rating	Rating	Rating	Rating
X	X	x	X	×	X	x

August 2021	September 2021	October 2021	November 2021	December 2021	January 2022	February 2022
Rating	Rating	Rating	Rating	Rating	Rating	Rating
x	x	X	x	x	x	x
March 2022	April 2022	May 2022	June 2022	July 2022		
Rating	Rating	Rating	Rating	Rating		
X	X	X	X	C/O		

Total Months: 54



# Your Equifax credit report

As of January 21, 2025

Credit Report date

Equifax - January 21, 2025

You still have 3 of 6 free Equifax credit reports available before January 03, 2026.

Get my free credit report

**Exhibit C** 

< Back

# **COMENITY BANK/ASHSTWRT**

Report Date: Jan 21, 2025

If you find information in your credit report that you believe is incomplete or inaccurate, you can file a dispute.

# **CLOSED**

### **ACCOUNT STATUS**

Closed accounts stay on your credit report for up to 10 years since the date of last activity. Negative information such as late payments or collections, generally stay on your Equifax credit report for up to 7 years from the date of first delinquency.

Details	Payments	24 Month History
OVERVIEW		
Account Number		xxxxxxxxxx 8080
Account Status		CHARGE_OFF
Owner		INDIVIDUAL
Account Type		REVOLVING
Creditor Classification		
Loan Type		CHARGE_ACCOUNT
Original Creditor Name		
Months Reviewed		89
Activity Designator		TRANSFER_OR_SOLD
Terms Frequency		MONTHLY
Term Duration		
Purchased From		
Sold To		

**BALANCE AND AMOUNTS** 

......

Available Credit \$920

#### **ACCOUNT DATES**

Date Opened Jun 12, 2016

Date Reported Jan 14, 2025

Date of Last Activity

Date of First Delinquency Feb 01, 2022

### COMMENTS AND CONTACT

CHARGED OFF ACCOUNT

ACCOUNT TRANSFERRED OR SOLD

For questions regarding this account please contact:

### **COMENITY BANK/ASHSTWRT**

PO Box 182789

Columbus, OH 43218-2789

(855) 796-9632

## **Disputes**

If you find information in your credit report that you believe is incomplete or inaccurate, click FILE A DISPUTE.

FILE A DISPUTE

Privacy Policy Terms of Use Ad Choices

Equifax Consumer Services LLC Licenses and Disclosures

**EFX** 

Copyright 2025 Equifax Inc. All rights reserved.

Equifax and the Equifax marks used herein are trademarks of Equifax Inc. Other product and company names mentioned herein are the property of their respective owners.

# Your Equifax credit report

Details

As of February 27, 2025

Credit Report date

Equifax - January 21, 2025

You still have 2 of 6 free Equifax credit reports available before January 03, 2026.

Get my free credit report

Exhibit D

24 Month History

**<** Back

## **COMENITY BANK/ASHSTWRT**

Report Date: Jan 21, 2025

## **CLOSED**

### **ACCOUNT STATUS**

Closed accounts stay on your credit report for up to 10 years since the date of last activity. Negative information such as late payments or collections, generally stay on your Equifax credit report for up to 7 years from the date of first delinquency.

**Payments** 

**PAYMENT HISTORY** View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections. 2024 Feb Mar Jan Apr May Jun Jul Sep Oct Dec Aug Nov 2023 Feb Mar lan Apr May lun Jul Oct Nov Dec Aug Sep 2022 Feb Jan Mar Apr May Jun Jul Nov Dec Aug Sep Oct 2021 Jan Feb Mar Apr May Jun Jul Oct Nov Dec Aug Sep

	Aug	Sep	Oct	Nov	Dec
2019					
Jan	Feb	Mar	Apr	Мау	Jun
Jul	Aug	Sep	Oct	Nov	Dec
✓ Paid on time	<b>30</b> 30 Days	Past Due	60 60 Days Past Due	<b>90</b> 90 Days	Past Due
20 120 Days Past Due	<b>150</b> 150 Day	s Past Due	180 180 Days Past Due	V Voluntar	ry Surrender
F Foreclosure	C Collection		CO Charge Off	B Included	l in Bankruptcy
R Repossession	TN Too New	to Rate	No Data Available		
Months Reviewed  Payment Responsibility	ty				
Payment Responsibilit					89 INDIVIDUA
Payment Responsibilit Deferred Payment Sta Date Closed	rt Date				INDIVIDUA
Payment Responsibilit	rt Date				INDIVIDUA
Payment Responsibility Deferred Payment Sta Date Closed Date of Last Payment Scheduled Payment Ar	rt Date				INDIVIDUA
Payment Responsibility Deferred Payment Sta Date Closed Date of Last Payment Scheduled Payment Ar	rt Date				INDIVIDUA  Dec 202
Payment Responsibility Deferred Payment Sta Date Closed Date of Last Payment Scheduled Payment Ar Actual Payment Amou	mount				



**Balloon Payment Amount** 

**Delinquency First Reported** 

**Amount Past Due** 

Feb 01, 2022

respective owners

powering the world with knowledge"

